

CLAIMS LISTING

1-25. (Canceled).

26. (Currently Amended) A computerized method comprising:

maintaining on a server a plurality of payment accounts in a user-accessible electronic wallet corresponding to a particular user, wherein each said payment account stores information that identifies an associated external account where funds available to the user are maintained;

restricting where funds in the external account identified by at least one said payment account can be spent using the electronic wallet;

receiving, from a merchant server, a request of the user to make a purchase at the merchant server using the electronic wallet;

determining a set of the payment accounts in the electronic wallet that identify external accounts which are not restricted from being spent at the merchant server ~~are useable to make the purchase~~; and

generating, based on the determining, a display that identifies the set of payment accounts.

27. (Canceled).

28. (Original) A method as recited in claim 26, wherein the restricting comprises restricting which on-line merchants the funds can be spent at.

29. (Previously Presented) A method as recited in claim 26, further comprising limiting, via an expiration date, when the funds can be spent.

30. (Original) A method as recited in claim 28, wherein the on-line merchants that the funds can be spent at are a group of merchants that changes over time.

31. (Currently Amended) A method as recited in claim 26, further comprising restricting ~~how~~ the combination of the funds in the external account identified by at least one said payment account ~~can be combined~~ with funds from another external account identified by another payment account prior to being spent.

32. (Previously Presented) A method as recited in claim 26, wherein the external accounts identified by the plurality of payment accounts each comprises one of: a credit card account, a debit card account, a gift certificate account, a rebate account, a cash account, an allowance account, or a reward account.

33. (Previously Presented) A method as recited in claim 26, further comprising restricting different external accounts identified by payment accounts in the electronic wallet in different manners.

34-42. (Canceled).

43. (Previously Presented) A method as recited in claim 26, further comprising maintaining, in the electronic wallet, restrictions regarding where the funds identified by at least one said payment account can be spent.

44. (Currently Amended) One or more computer readable media having stored thereon instructions that, when executed by one or more processors, causes the one or more processors to:

maintain on a server payment accounts in a user-accessible electronic wallet corresponding to a particular user, wherein the payment accounts stores information that identifies external accounts where funds available to the user are maintained;

restrict where funds in the external account identified by a respective said payment account can be spent using the electronic wallet;

receive, from a merchant server, a request of the user to make a purchase at the merchant server using the electronic wallet;

determine a set of the payment accounts in the electronic wallet that identify external accounts which are not restricted from being spent at the merchant server ~~are useable to make the purchase~~; and

generate, based on the determining, a web page displayable to the user which identifies the set of the payment accounts.

45. (Previously Presented) One or more computer readable media as recited in claim 44, wherein to restrict where funds identified by a respective said payment account can be spent is to restrict which on-line merchants the funds can be spent at.

46. (Previously Presented) One or more computer readable media as recited in claim 44, wherein the instructions further cause to one or more processors to limit, via an expiration date, when funds in the external account identified by a respective said payment account can be spent.

47. (Previously presented) One or more computer readable media as recited in claim 45, wherein the on-line merchants that the funds can be spent at are a group of merchants that changes over time.

48. (Currently Amended) One or more computer readable media as recited in claim 44, wherein the instructions further cause the one or more processors to restrict ~~how~~ the combination of the funds in the external account identified by a respective said payment account ~~can be combined~~ with funds from another external account identified by another payment account prior to being spent.

49. (Previously Presented) One or more computer readable media as recited in claim 44, wherein the external accounts identified by the payment accounts comprises one of: a gift certificate account, a rebate account, an allowance account, or a reward account.

50. (Previously Presented) One or more computer readable media as recited in claim 44, wherein the instructions further cause the one or more processors to restrict different external accounts identified by payment accounts in the electronic wallet in different manners.

51. (Previously Presented) One or more computer readable media as recited in claim 44, further comprising maintaining, in the electronic wallet, restrictions regarding where the funds identified by the payment accounts can be spent.

52. (Currently Amended) A system comprising:

a server having:

a processor; and

a memory configured to maintain instructions executable on the processor to provide:

means for maintaining on the server a payment accounts in a user-accessible electronic wallet corresponding to a user, wherein the payment accounts stores information that identifies external accounts where funds available to the user are maintained;

means for restricting where funds in the external account identified by at least one said payment account can be spent using the electronic wallet;

means for receiving, from a merchant server, a request of the user to make a purchase at the merchant server using the electronic wallet;

means for determining a set of the payment accounts in the electronic wallet that identify external accounts which are not restricted from being spent at the merchant server ~~are useable to make the purchase~~; and

means for generating, based on the determining, a listing displayable to the user which identifies the set of the payment accounts.

53. (Currently Amended) A system as recited in claim 52, wherein the means for restricting comprises means for restricting ~~how~~ the combination of the funds in the external account identified by a respective said payment account ~~can be combined~~ with funds from another external account identified by another payment account prior to being spent.

54. (Previously Presented) A system as recited in claim 52, wherein the electronic wallet maintains restrictions regarding where the funds identified by the payment accounts can be spent.

55. (Previously Presented) A system as recited as recited in claim 52, wherein, if one particular payment account is not useable to make the purchase, the particular payment account is not included in the listing.

56. (Previously Presented) A system as recited as recited in claim 52, wherein the listing further indicates that one or more payment accounts in the electronic wallet are not useable to make the purchase.

57. (Previously Presented) A system as recited as recited in claim 56, wherein the listing further indicates restrictions associated with one or more payment accounts in the electronic wallet that are not useable to make the purchase.

58. (Previously Presented) A system as recited as recited in claim 52, wherein the listing is displayable to the user via a web browser.

59. (Previously Presented) A method as recited in claim 26, wherein, if one particular payment account is not useable to make the purchase, the particular payment account is not included in the display.

60. (Previously Presented) A method as recited in claim 26, wherein the display further indicates that one or more payment accounts in the plurality are not useable to make the purchase.

61. (Previously Presented) A method as recited in claim 26, wherein the display further indicates restrictions associated with one or more payment accounts in the electronic wallet that are not useable to make the purchase.

62. (Previously Presented) One or more computer readable media as recited in claim 44, wherein, if one particular payment account is not useable to make the purchase, the particular payment account is not included in the web page.

63. (Previously Presented) One or more computer readable media as recited in claim 44, wherein the web page further indicates that one or more payment accounts in the electronic wallet are not useable to make the purchase.

64. (Previously Presented) One or more computer readable media as recited in claim 44, wherein the web page further indicates restrictions associated with one or more payment accounts in the electronic wallet that are useable to make the purchase.